

# EXHIBIT F

LOAN= 0009305137 DATE=12-26 USER=R6C KEY=CO211 VERS=023 TITLE=Forbearance Broken 5 day Ltr 1c FORM=LTRH PRINTER=E16W SECURITY=1  
LINES-PER-PAGE=NO CONDITIONS=2  
CO211/R6C

December 26, 2006

CO2110009305137  
Jae Dong Jun  
Akihito Takamura  
151 Goodwin Dr  
San Bruno, CA 94066

RE: Loan Number 0009305137  
Property Address : 151 Goodwin Dr  
San Bruno CA 94066

Dear Jae Dong Jun and Akihito Takamura :

Please be advised that we have not received your 12/22/06  
forbearance payment(s) in the amount of \$3800.14. If these  
funds are not received by EMC Mortgage Corporation (EMC)  
within five (5) days from the date of this letter, the  
forbearance plan will be considered breached and the  
foreclosure process will continue.

If you have any questions, please contact our Loss Mitigation  
Department at 1-888-577-4011, Monday through Thursday between  
the hours of 7:30am and 8:00pm and Friday 7:30am to 7:00pm  
Central Standard Time.

Sincerely,

Loss Mitigation Department

NOTICE: EMC is attempting to collect a debt and any information  
obtained will be used for that purpose.debt and any information

EMC/JDJ 00001